

Exhibit A



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February 4, 2014

VIA EMAIL AND FIRST CLASS MAIL

Janet M. Nesse
Stinson Leonard Street LLP
1775 Pennsylvania Avenue NW
Suite 800
Washington, DC 20006-4605

Ray Ramsburg, Senior VP
BB&T Frederick Underwriters
7200 Bank Court
Frederick, MD 21703-2852

Re: Richard F. Kline

Dear Ms. Nesse and Mr. Ramsburg:

This firm is counsel to Liberty Mutual Insurance Company and its affiliates (collectively, "Liberty"). Liberty has completed its audit on the October 1, 2012 – July 12, 2013 Richard F. Kline, Inc. ("Kline") policies which were on "agency bill" with BB&T Frederick Underwriters ("BB&T"). The Liberty audit indicates that a net return of \$60,629.04 is due from Liberty as reflected below.

WC 8939938	Gross	Net	Commission	Rate
Premium	161,568.00	153,489.60	8,078.40	5%
Premium Paid	251,441.40	238,869.20	12,572.14	
NET PREMIUM DUE TO BB&T	(89,873.40)	(85,379.60)		
BKA 55447673	Gross	Net	Commission	Rate
Premium	65,055.00	55,290.50	9,764.50	15%
Premium Paid	67,304.82	57,294.90	10,009.92	
NET PREMIUM DUE TO BB&T	(2,249.82)	(2,004.40)		
BAA 52450998	Gross	Net	Commission	Rate
Premium	142,885.00	121,452.19	21,432.81	15%
Premium Paid	111,408.50	94,697.23	16,711.27	
NET PREMIUM DUE TO LM	31,476.50	26,754.96		
TOTAL NET DUE TO BB&T		(60,629.04)		

In the ordinary course of business, Liberty would send the return to the agent. In this case, that means Liberty would send a check in the amount of \$60,629.04 to BB&T.

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Since Kline is a debtor-in-possession and the audited policies relate at least in part to the pre-petition period, it is not clear to Liberty whether it should send the credit to BB&T or to Kline. Kline has indicated that Liberty should send the credit to Kline.

Liberty's goal is simple—to avoid paying the wrong party. Liberty is ready, willing and able to pay the credit and will do so in accordance with instructions issued jointly by BB&T and Kline. In the absence of joint instructions from the parties, Liberty will retain the credit until such time as it is provided with a court order directing where the payment should be sent.

Please let me know whether a joint instruction letter will be forthcoming.

Very truly yours,

A handwritten signature in cursive script, reading "Douglas R. Gooding".

Douglas R. Gooding

DRG:js